Case 15-04	<u>461-LA13</u> Fi	ed 09/24/2	<u>'O Enterec</u>	<u>1 09/24</u> /20 14	:47:42	Doc	Pg. 1	ot 4
Fill in this information	to identify the case	:						
Debtor 1 Nicole M	/larie Buie							
Debtor 2 (Spouse, if filing)								
United States Bankruptcy	Court for the: Southe	rn	District of Calif	fornia_				
	l61-LA13		(State)					
Form 4100R								
Response to	o Notice o	f Final (	Cure Pay	ment				10/15
according to Bankrupt	cy Rule 3002.1(g), th	e creditor resp	onds to the trust	tee's notice of fina	l cure paym	ent.		
Part 1: Mortgage	Information							
Name of creditor:	US Bank Trust N.A, a	s Trustee of Bung	jalow Series F Trust	<u>t</u>		Court cla 23	aim no. (	(if known):
Last Adiates of succession		:	l-4	2 5 7	' 6			
Last 4 digits of any	611 Cardiff St	identity the de	ptor's account:					
Property address:	Number Street			-				
	San Diego, CA			-				
	City	State	ZIP Code					
Part 2: Prepetitio	on Default Paymer	ıts						
Check one:								
_	hat the debtor(s) hav	e paid in full the	e amount require	ed to cure the prep	etition defau	ılt		
on the creditor's o			<b></b>					
	es that the debtor(s) h claim. Creditor asser						\$	
of this response is				0 1			Ψ_	
Part 3: Postpetiti	ion Mortgage Payı	nent						
Check one:								
Creditor states the	at the debtor(s) are	current with all i	postpetition payr	ments consistent w	vith & 1322(h	)(5) of		
	ode, including all fee				Man 3 1022(E	)(0) 01		
The next postpeti	ition payment from th	ne debtor(s) is d	due on:	// M / DD / YYYY				
Creditor states the			all postpetition pa	ayments consistent	t with § 1322	?(b)(5)		
	oodo, molaamig an							
Creditor asserts t	hat the total amount		aid as of the date	e of this response i	is:			
	•	remaining unpa	aid as of the date	e of this response i	is:		(a) \$ _	12,626.65
a. Total postpetii	hat the total amount	remaining unpa nts due:		e of this response i	is:		(a) \$ _ + (b) \$ _	12,626.65

\*This includes amounts from the APO entered on 6/3/2020 that have not been paid on top of the missing ongoing mortgage payments.

 $\underbrace{05\ /\ 01\ /\ 2020}_{MM\ /\ DD\ /\ YYYY}$ 

due on:

Creditor asserts that the debtor(s) are contractually

obligated for the postpetition payment(s) that first became

Debtor 1	NI:I- N	Marie Buie		Case number (if known) 15-04461-LA13
	First Name	Middle Name	Last Name	

## Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:	Sign	Here

The perso		this response must	sign it. The	response	must b	e filed as a supplement to the creditor'
Check the a	ppropriate box::					
I am the	e creditor. e creditor's auth	orized agent.				
		f perjury that the in dge, information, ar	-		his res	ponse is true and correct
	•	and your title, if any, a ted on the proof of cl	•			phone number if different es.
,	Signature	itis			Date	<u>09 , 24 , 2020</u>
Print	Erica Loftis First Name	Middle Name	Last Name		Title	Authorized Agent for Secured Creditor
Company	Ghidotti Bei	ger, LLP				
If different from	m the notice addr	ess listed on the proof of	claim to which t	this response	applies:	
Address	1920 Old To	ustin Ave.				
	Santa Ana,	CA 92705		<del></del>		
	City		State	ZIP Code		
Contact phone	(949 ) 427	_ 2010			Email	bknotifications@ghidottiberger.com

Comments																																																							
OC Paid to Date	00.00	00.05	0005	0008	00.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00:05	\$0.00	\$0.00	\$0.00				\$000		\$0.00	\$0.00	\$0.00	00.05	\$0.00	\$0.00	\$0.00	80.00	80.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	80.08	\$0.00	\$0.00	\$0.00
Debit POC Suspense Balance P	00.08	0008	000	0000	0000	00:08	00:0\$	00:00	80.00	80.00	20:00	00°05	00'0\$	00'0\$	00.08	00'0\$	00:0\$	80.00	00,08	00'0\$	\$0.00	\$0.00	00:00	00:08	00:0\$	00'0\$	00'0\$	0000	00:08	00:0\$	00.0\$				S		\$0.00	00:0\$	\$0.00	00:02	\$0.00	00'0\$	\$0.00	00.08	00'08	00'0\$	00'08	00.08	00'0\$	80.00	00:00	00:05	00.08	00'0\$	00:0\$
PO Paid to Date POC Arrears Credit POC	00.00	20.06	20:00	8000	00:00\$	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00'00'	\$0.00	\$0.00	\$791.67	\$1,583.34	\$1,583.34	\$2,375.01	52,375.01	\$3,166.68	\$3,958.35	\$3,958.35	\$4,750.02	\$5,541.69	\$5,541.69	\$6,333.36	\$6,333.36	\$2 135 03	\$7,916.70	\$7,916.70	\$7,916.70	\$7,916.70	\$7,916.70	\$7,916.70	\$7,916.70 \$7,916.70		\$436.46	\$436.46	\$973.42	\$973.42	\$1,510.38	\$2,047.34	\$2,047.34	\$2,584.30	\$2,584,30	\$2,584.30	\$2,584.30	\$2,584.30	\$2,584.30	\$2,584.30	\$2,584.30	52,584.30	\$2,584.30	\$2,584.30	\$2,584.30
pense Balance AF	\$0.00	\$0.00	80.00	20.05	20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	000%	\$0.00	\$0.00	\$791.67	\$1,583.34	\$1,583.34	\$2,375.01	53,166.68	\$3,166.68	\$3,958.35	\$3,958.35	\$4,750.02	\$5,541.69	\$5,541.69	\$6,333.36	\$6,333.36	\$7 125 03	\$7,916.70	\$7,916.70	\$7,916.70	\$7,916.70	\$5.192.42	\$3,830.28	\$2,468.14		\$1,542.46	\$1,542.46	\$2,079.42	\$2,079.42	\$2,616.38	\$3,153.34	\$3,153.34	\$3,690.30	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82	\$863.82
PO Arrears Credit APO Debit APO Sus															\$791.67	\$791.67		\$791.67	\$791.67		\$791.67		\$791.67	\$791.67		\$791.67	F3 10F3	10.00	\$791.67			** C3C **	\$1.362.14	\$1,362.14	\$1,362.14		\$436.46		\$536.96	983898	0.000000	\$536.96		\$536.96	\$1,413.24										
Suspense Balance A	\$295.25	\$1,391.03	\$1,460.86	\$1460.86	\$1460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,480.00	\$19.14		\$98.72	\$989.11	\$197.44	\$296.16	\$1,186.55	\$394.88	\$493.60	\$1,286.46	\$494.79	\$1,287.65	\$495.98	\$497.17	\$1,290.03	\$498.36	\$1,291.22	C1 137 A1	\$345.74	\$383.60	\$1,798.60	\$436.46	\$436.46	\$436.46	\$436.46		\$0.00	\$541.76	\$4.80	\$9.50	\$551.36	\$14.40	\$556.16	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20	\$19.20
spense Debit   S										94 460 00	\$1,460.86				\$791.67	\$791.67		\$791.67	\$791.67		\$791.67		\$791.67	\$791.67		\$791.67	670167	10.40	\$791.67			\$1,362.14					\$436.46		\$536.96	453696		\$536.96		\$536.96											
Suspense Credit Su	\$235.25									\$19.14			\$98.72	\$890.39	C800 30		\$890.39	00 0000	\$6000	\$792.86		\$792.86	50.00	00:7676	\$792.86		\$792.86	5637 96	00: /506	\$37.86	\$1,415.00							\$541.76	20. 44.44	0/.T#C¢	\$541.76		\$541.76												
Over/Short	- 589.50	51,095.00	50.000	20.00	20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19.14	-\$1,460.86		\$98.72	\$890.39	\$0.00	\$0.00	\$890.39	\$0.00	\$0.00	\$792.86	\$0.00	\$792.86	\$0.00	\$0.00	\$792.86	\$0.00	\$792.86	5637 86	\$0.00	\$37.86	\$1,415.00	-\$1,362.14	\$0.00	\$0.00	\$0.00		\$0.00	\$541.76	\$0.00	\$341.70	\$541.76	\$0.00	\$541.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amt Due	\$1,480.61	\$1.480.61	\$1.460.86	\$1,460.86	\$1.460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,460.86		\$1,362.14	\$1,362.14	\$1.362.14		\$1,362.14	*******	41.305,14	\$1,362.14		\$1,362.14	6136314	44,306,44	\$1,362.14		\$1,362.14	61 262 1.4	#1.20c,1¢	\$1,362.14		\$1,362.14						\$1,413.24	64 44274	47.413.24	\$1,413.24		\$1,413.24												
Contractual Due Date	/107/1//	8/1/2017	9/1/2017	10/1/2017	11/1/2017	12/1/2017	1/1/2018	2/1/2018	3/1/2018	4/1/2018	5/1/2018	/18 & states debtor or (6/4/18-11/4/18). When the 12/1/18. co commence regular cure post default as 19/1/19/19.	6/1/2018	7/1/2018	8/1/2018		9/1/2018	and those	10/1/2010	11/1/2018		12/1/1/18	01/0/17	1/1/2013	2/1/2019		3/1/2019	01/1/2/010	4/1/2013	5/1/2019		6/1/2019	8/1/2019	9/1/2019	10/1/2019	6443.47 for (1/1/20 - - 4/1/20-5/1/20	21. Will resume reg 1/20.	12/1/2019	oron st.	1/1/2020	2/1/2020		3/1/2020	4/1/2020	0707/100										
Post Pet Due Date G	// 1/201/	8/1/2017	9/1/2017	10/1/2017	11/1/2017	12/1/2017	1/1/2018	2/1/2018	3/1/2018	4/1/2018	5/1/2018	STP APO entered 12/20/18 & states debtor post due lao 5,950.00 for (6/4/18-11/1/18). Debtor to pay Reg monthly print due 12/1/18 before 2/24/18. Debtor to commence regular pmrt 14/43. Debtor to cure post defaultas flivs 5/916.7, 11/5/19-12/15/19.	12/1/2018	1/1/2019	1/15/19 Stip Pmnt	2/15/19 Stip Pmnt	3/1/2019	3/15/ Stip Pmnt	4/15/19 Stip Pmnt	5/1/2019	5/15/19 Stip Pmnt	6/1/2019	6/15/19 Stip Pmnt	7/15/19 Stip Pmnt	8/1/2019	8/15/19 Stip Pmnt	9/1/2019	10/1/2010	10/15/19 Stip Pmnt	11/1/2019	11/15/19 Stip Pmnt	12/1/2019	APO Appled	APO Appled	APO Appled	APO entered 6/3/20 lao 56443.47 for (1/1/20 - 3/1/20 lao 5141.266 - 4/1/20 -5/1/20 lao 1413.24 & 1 Stip lao 5791.67. Debtor to pay	\$536.96; 6/15/20 -5/15/21. W pmnts 6/1/20.	6/1/2020	6/15/2020 APO Pmnt	7/15/20 AP O Pmnt	8/1/2020	8/15/20 AP O Pmnt	9/1/2020	9/15/20 AP O Pmnt	anni an										
Amount Rcvd	\$1,391.05	\$1,095.80	\$1,460.86	\$1.460.86	\$1.460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,460.86	\$1,480.00			\$1,460.86	\$2,252.53	\$3.353.53		\$2,252.53	40.000.00	56,252,35	\$2,155.00		\$2,155.00	¢2 15E 00	26,423.00	\$2,155.00		\$2,155.00	\$2,000,00			\$1,415.00					<u> </u>		\$1,955.00	04 07 7 00	00.666,14	\$1,955.00		\$1,955.00												
Date	0/14/201/	10/12/2017	11/2/2017	1/12/2017	2/14/2018	3/14/2018	4/27/2018	5/30/2018	6/15/2018	9/15/2018	9/15/2018		12/12/2018	1/14/2019	1/14/2019	201	5/15/2019	5/15/2019	6/17/2019	7/12/2019		8/14/2019	0100/24/0	37.427.60.13	10/11/2019		11/14/2019	11.05.0010	11/23/2013	12/12/2019	3/12/2020	3/12/2020	3/12/2020	3/12/2020	3/12/2020			6/12/2020	6/12/2020	7/14/2020	8/14/2020	8/14/2020	9/14/2020	9/14/2020	0202(12)										

	•	Payment Changes	s	
Date	P&I	Escrow	Total	Notice Filed
7/1/2017	\$1,006.76	\$473.85	\$1,480.61	Per System
9/1/2017	\$1,006.76	\$454.10	\$1,460.86	Per System
9/1/2018	\$1,006.75	\$355.39	\$1,362.14	Per System
12/1/2019	\$1,006.75	\$405.91	\$1,412.66	12/1/2019
4/1/2020	\$1,006.75	\$406.49	\$1,413.24	3/6/2020
		\$0.00		





## **CERTIFICATE OF SERVICE**

On September 24, 2020, I served the foregoing documents described as Response to Notice of Final Cure on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Lennie Ann Alzate alzatevarley@gmail.com Thomas K. Shanner toby@shannerlaw.com

TRUSTEE

Thomas H. Billingslea Billingslea@thb.coxatwork.com

**US TRUSTEE** 

US Trustee ustp.region15@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll

On September 24, 2020, I served the foregoing documents described as Response to Notice of Final Cure on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor	
Nicole Marie Buie	
611 Cardiff St	
San Diego, CA 92114	

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll